

# UNITY CREDIT UNION

7240 East Twelve Mile Road

Warren, Michigan 48092

(586) 573-4110

Our 24/7 address on the web is [www.unitycu.com](http://www.unitycu.com) for real-time account information.

October 2011 Newsletter

## A message to Shores Area CU Members

Let me thank you for your patience in what has always been a trying time in the merger process. The conversion of data files remains a complex undertaking that has a tendency to provide unpleasant surprises during its implementation. Sometimes what seems so simple in the telling becomes frustratingly difficult in its completion.

We had some glitches but nothing that could not be taken care of pretty quickly. Thanks to the members who let us know when something seemed awry and who communicated it quickly so as to help us mitigate any ill effects.

We anticipate that there might continue to be ongoing issues in 3<sup>rd</sup> party settlements. That is mostly in the ACH or Point of Sale or Debit and Credit card transactions as well as check processing. I urge you to remain vigilant for anything that seems "out of the ordinary" and call the credit union main office (586-573-4110) for assistance or clarification if needed.

Allow me to once again welcome you to the family that is Unity Credit Union and be assured that we value your loyalty to credit union principles and our intentions to earn that loyalty every day.

Dennis Moriarity, CEO

## A FULL LINE OF SERVICES FOR YOU AND YOUR FAMILY

Did you know that your family members are automatically eligible for credit union membership? Have THEY heard? Spread the good news about credit union membership to your family. Children, parents, siblings, aunts, uncles, cousins, and grandparents... everyone's welcome. They will enjoy the credit union difference as much as you do!

If you have any questions about any of our products or services in general, please ask us any time. We'll be happy to help you. You can stop in, call us at 586-573-4110, or contact us through our web site at [www.unitycu.com](http://www.unitycu.com).

## In Your Best Interest

Fall is here. Is it time to replace your vehicle before winter? Are there repairs that need to be made around the house to cut energy costs this winter? Or do you just need some fun in the sun?

**Whatever the need, Unity has a loan to fit.**

New Autos and Trucks	From 2.95% APR
Used Autos	From 2.95% APR
New/Used Boats	From 5.50% APR
Snowmobiles	6.90% APR

### **Other Great Rates for special needs:**

Energy Related Home Improvement Loans	7.9% APR
Computer and Technology Loans	7.9% APR
Power Saver Appliance Loans	7.9% APR

## **HOLIDAY LOAN SPECIAL**



This holiday season, we have the perfect way to lift spirits. Our **Holiday Loan Special** will also help stuff stockings, deck halls, and wrap gifts. These rates will warm your heart...

**5.00% APR up to 6 mos.    6.00% APR for 7-12 mos.    7.00% APR for 13-18 mos.**

Check with Unity Credit Union for all of your lending needs; our jolly loan officers can help you "HO! HO! HO! SAVE YOUR DOUGH!" Just remember to "*always call your credit union first*" at (586) 573-4110, ext. 41 or on the Internet at [www.unitycu.com](http://www.unitycu.com). Remember that your family members are welcome to join the Credit Union and are eligible to enjoy all of Unity's products and services. (Rates and terms subject to change and credit approval.)

Each member account is insured to \$250,000 by the National Credit Union Administration. Credit Union dividends are based on available earnings and cannot be guaranteed. Federal Regulations require a substantial penalty for early withdrawal of certificate savings.

# 18 Family Service Centers to Serve You

## ANN ARBOR

4687 Washtenaw  
East of US-23

## CANTON

5810 Sheldon  
At Ford Road

## DETROIT-EASTSIDE

14481 Gratiot Avenue  
North of 7 Mile Road

## DETROIT-NORTHWEST

18463 Livernois  
South of 7 Mile Road

## GARDEN CITY

30094 Ford Road  
West of Middlebelt

## KALAMAZOO

6286 S. Westnedge  
Southland Mall in Portage

## LANSING

6250-13 S. Cedar Street  
North of I-96

## LIVONIA

33036 W. Seven Mile Road  
East of Farmington Road

## MADISON HEIGHTS

1419 W. Fourteen Mile Road  
West of I-75

## NOVI

41690 W. Ten Mile Road  
NW Corner Meadowbrook

## REDFORD

25489 Grand River  
North of Seven Mile Road

## RIVERVIEW

19224 W Fort Street  
At Sibley

## ROCHESTER HILLS

6693 Rochester Road

## SOUTHFIELD

23647 Greenfield  
Between 9 and 10 Mile Road

## ST. CLAIR SHORES

31065 Harper  
At Thirteen Mile Road

## STERLING HEIGHTS

43722 Schoenherr  
Near Canal

## TAYLOR

21584 Ecorse Road  
East of Telegraph

## WALKER

3286-0 Alpine NW  
North of I-96

(OPEN AT 11 AM TUE-THUR)

Monday-Friday 9:00 a.m.-7:00 p.m.  
Saturday 9:00 a.m.-2:00 p.m.

## Dividends

The Board of Directors has declared the Annual Percentage Yields for the 3<sup>rd</sup> quarter (period ending 9/30/2011) as follows:

Regular Shares are calculated on a daily basis and paid and compounded quarterly:

	ANNUAL PERCENTAGE YIELD (APY)
Regular Share Accounts	
\$100.00 to \$9,999.99	0.15%
\$10,000.00 and above	0.20%
High Earnings (\$15,000.00 minimum)	0.30%
Christmas Club	0.05%
Foundation Accounts	0.05%
Sharedraft (Checking) Accounts	0.05%
IRAs	**

(\*\*Refer to regular shares and high earnings accounts for applicable rates)

Account disclosures are available upon request at the Credit Union main office.

Six Month Money Market Certificates Available (\$10,000.00 minimum)

Rate changes weekly, please call for current rate.



## Join the Club

If you have an existing Christmas Club account and made deposits during 2011, you will receive your check in the beginning of November. If you do not have a Christmas Club account, you should consider opening one. It is a great way to put money away throughout the whole year and save for the holidays, rather than scrambling to pay all your bills in December. Contact any Member Service Representative for more information.

## HOLIDAY CLOSINGS

<b>Columbus Day</b> , Monday, October 10, 2011 (Family Service Centers open for normal hours)	Closed
<b>Veteran's Day</b> , Friday, November 11, 2011 (Family Service Centers open for normal hours)	Closed
Saturday, November 12, 2011	Shores Branch <b>Open</b>
<b>Thanksgiving Day</b> , Thursday, November 24, 2011	Closed
Friday after Thanksgiving, November 25, 2011	<b>Open</b>
<b>Christmas Eve</b> , Saturday, December 24, 2011 (Family Service Centers open for normal hours)	Shores Branch Closed
<b>For Christmas Day</b> , Monday, December 26, 2011	Closed
<b>New Years Eve</b> , Saturday, December 31, 2011 (Family Service Centers open for normal hours)	Shores Branch Closed
<b>For New Years Day</b> , Monday, January 2, 2012	Closed

***The Board of Directors and Staff of Unity  
Credit Union wish you a Safe and Happy  
Holiday Season and a prosperous New Year.***

Remember to always call Your Credit Union first!

**Main Office (586) 573-4110**

Monday-Tuesday 9:00 a.m.-5:00 p.m.  
Wednesday-Friday 9:00 a.m.-6:00 p.m.

**Shores Branch (586) 771-4260**

Monday-Thursday 9:00 a.m.-4:00 p.m. (Drive up till 5:00 p.m.)  
Friday 9:00 a.m.-6:00 p.m. (Drive up till 6:00 p.m.)  
Saturday Drive up only 9:00 a.m.-Noon